# Case 18-24931 Doc 1 Filed 09/04/18 Entered 09/04/18 09:09:03 Desc Main Document Page 1 of 60

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	=	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself					
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1.	You	r full name					
your pictu		e the name that is on government-issued are identification (for mple, your driver's	Lewis First name	First name			
		ise or passport).	Middle name	Middle name			
	Bring your picture identification to your meeting with the trustee.		Burton Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)			
2.		other names you have d in the last 8 years					
		ide your married or den names.					
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-8725				

Debtor 1 Lewis Burton Document Page 2 of 60 Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		1415 Mayfield Ave Joliet, IL 60435  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		<b>Will</b> County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Document Page 3 of 60 Case number (if known) Debtor 1 Lewis Burton Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. When District **NDIL** 4/06/17 Case number 17-10921 District When Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you When Case number, if known District

residence?

Do you rent your

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you?

☐ No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Document Page 4 of 60 Case number (if known) Debtor 1 Lewis Burton Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Page 5 of 60 Document Case number (if known) **Lewis Burton** Debtor 1

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

Part 5:

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. 

> I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. 

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. 

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Lewis Burton		Docum		ber (if known)
Part	6: Answer These Quest	ions for Re	eporting Purposes		
	What kind of debts do you have?	16a.	Are your debts primarily	consumer debts? Consumer debts are dersonal, family, or household purpose."	efined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		business debts? Business debts are deb	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you	u owe that are not consumer debts or busin	ess debts
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapt	ter 7. Go to line 18.	
	Do you estimate that after any exempt	☐ Yes.		7. Do you estimate that after any exempt pr available to distribute to unsecured credito	operty is excluded and administrative expenses rs?
	property is excluded and administrative expenses		□No		
	are paid that funds will be available for		□Yes		
	distribution to unsecured creditors?				
18.	How many Creditors do you estimate that you	<b>1</b> -49		☐ 1,000-5,000 ☐ 5001.40.000	☐ 25,001-50,000 ☐ 50,004-400,000
	owe?	☐ 50-99 ☐ 100-19	20	☐ 5001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000
		☐ 200-99	· ·	_ 10,001 20,000	
19.	How much do you	□ \$0 - \$ <u>\$</u>	50 000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion
	be worth:		001 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion
		<b>□</b> \$500,0	001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
20.	How much do you	<b>□</b> \$0 - \$9	50,000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion
			001 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100.000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		□ \$500,0	001 - \$1 million	<b>山</b> \$100,000,001 - \$500 million	Li More than \$30 billion
Part	7: Sign Below				
For	you	I have ex	amined this petition, and I d	declare under penalty of perjury that the info	ormation provided is true and correct.
				r 7, I am aware that I may proceed, if eligib e relief available under each chapter, and I	le, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
				d not pay or agree to pay someone who is the notice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this
		I request	relief in accordance with the	e chapter of title 11, United States Code, sp	pecified in this petition.
			cy case can result in fines u	nt, concealing property, or obtaining mone op to \$250,000, or imprisonment for up to 20	y or property by fraud in connection with a 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
			s Burton		ntor 2
		Lewis B Signature	of Debtor 1	Signature of Dec	7.01 Z
		Executed	on August 31, 2018	Executed on	
			MM / DD / YYYY		MM / DD / YYYY

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Debtor 1 Lewis Burton Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michae	el S. Fabinski	Date	August 31, 2018	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
Michael S	Echinoki			
Printed name	. rabinski			
MSF Law				
Firm name				
One Linco	oln Center			
	utterfield Road, Suite 1500			
	•			
	terrace, IL 60181			
Number, Street,	, City, State & ZIP Code			
Contact phone	(630) 726-4609	Email address		
·				
6315331 II	L			
Bar number & S	State		<del></del>	

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In re		Case No.			
	Debtor(s)				

### FORM 1. VOLUNTARY PETITION

· Attachment A

#### DEBTOR(S)' REPRESENTATIONS & RESPONSIBILITIES:

- 1. Debtor understands that it is Debtor's responsibility to promptly tender a security deposit to all utility companies.
- 2. Debtor understands that it is Debtor's responsibility to provide copies of the 2014, 2013, 2012 and 2011 federal tax returns. Debtor has agreed to tender these tax returns to debtor's counsel by Federal Express no later than 10 days before the date first set for the first meeting of creditors (Section 341 meeting). Debtor has agreed to tender these tax returns directly to the Chapter 13 Trustee by Federal Express no later than 7 days before the date first set for the first meeting of creditors (Section 341 meeting), unless said tax returns were Federal Expressed to debtor's counsel no later than 10 days before the Section 341 meeting. Debtor understands further that the court could dismiss the case if the tax returns are not tendered on a timely basis.
- 3. Debtor understands that it is Debtor's responsibility to provide copies of (a) all payment advices or other evidence of income received within 60 days before the date of the filing of the bankruptcy petition by the debtor from any employer of the debtor, and (b) proof of any 1099 or self employed income within 60 days before the date of the filing of the petition (hereinafter, collectively the "Payment Advices") . Said Payment Advices shall be provided to the trustee (or, if no trustee has been appointed to the United States trustee), and to any creditor who timely requests copies of the payment advices or other evidence of payment, at least seven days before the time of the meeting of creditors conducted pursuant to 11 U.S.C. Section 341. Debtor has agreed to tender said Payment Advices to debtor's counsel by Federal Express no later than 10 days before the date first set for the first meeting of creditors (Section 341 meeting). Debtor has agreed to tender said Payment Advices directly to the Chapter 13 Trustee and any requesting creditor by Federal Express no later than 7 days before the date first set for the first meeting of creditors (Section 341 meeting), unless said Payment Advices were Federal Expressed to debtor's counsel no later than 10 days before the Section 341 meeting. Debtor understands further that the court could dismiss the case if said Payment Advices are not tendered on a timely basis.
- 4. Debtor understands that it is Debtor's responsibility to complete an instructional course concerning personal financial management before the conclusion of the repayment plan. After completion of the instructional course, Debtor has agreed to tender a certificate of completion to debtor's counsel by Federal Express. Debtor has also agreed to file the certificate of completion with the Clerk of the US Bankruptcy Court at 219 S. Dearborn, Chicago, IL 60604, unless a copy of said certificate is tendered to debtor's counsel via email or Federal Express and received at least 7 days prior to the case being closed. Debtor understands further that no discharge will be granted without the filing of said certificate of completion with the Clerk of the US Bankruptcy Court on a timely basis.
- 5. Debtor understands that prior to the final Chapter 13 plan payment debtor must complete and tender to debtor's counsel a "Declaration re Domestic Support Obligations" certifying that either (a) "During the pendency of this bankruptcy, I have not been required to pay a domestic support obligation by any order of a court or administrative agency or by any statute", or (b) "During the pendency of this bankruptcy case, I have paid all domestic support obligations that have become due under any order of a court, or administrative agency or under any statute. Debtor further understands that this declaration must be signed under penalty of perjury. Finally, debtor has been advised that the failure to complete and file said declaration would result in debtor not receiving a Chapter 13 discharge of debts.

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### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a Value of	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	178,394.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	30,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	208,394.00
Par	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	248,624.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	41,412.29
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	1,752.61
	Your total liabilities	\$	291,788.90
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,047.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,547.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
	■ Yes		

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

1,200.00 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	41,412.29
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	41,412.29

				cument	Page 11 of 60			
		nation to identify your	case and this filin	g:				
Deb	tor 1	Lewis Burton First Name	Middle Name		Last Name			
	otor 2							
	use, if filing)	First Name	Middle Name		Last Name			
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILL	INOIS			
Cas	e number				_		I	Check if this is an amended filing
_		rm 106A/B	<b>1</b>					
		e A/B: Prop			an asset fits in more than one			12/15
Part 1. Do	Describe	tion.  Each Residence, Building  ave any legal or equitable  2.	, Land, or Other Rea	I Estate You O	he top of any additional pages wn or Have an Interest In g, land, or similar property?	i, write your na	me and case	number (if known).
1.1	4445.84		Wha	t is the proper	ty? Check all that apply			
	1415 Mayfield Ave.  Street address, if available, or other description			Condominium or cooperative	Do not deduct secured claims or exempthe amount of any secured claims on Significant Creditors Who Have Claims Secured by		claims on Schedule D:	
	Joliet	IL 604	□ 35-0000 □		d or mobile home	Current valu		Current value of the portion you own?
	City	State	ZIP Code	Investment p	roperty	\$178	,394.00	\$178,394.00
				Other	st in the property? Check one		simple, tena , if known.	ur ownership interest ncy by the entireties, or
	Will			•				
	County		prop	At least one		(see instru	uctions)	nunity property
Part Do y	pages you have been pages	ave attached for Part 1 Your Vehicles se, or have legal or equ	. Write that number	er here	from Part 1, including any whether they are registere Executory Contracts and Union	ed or not? Inc	lude any vel	\$178,394.00
-	ars, vans, tru No I Yes	icks, tractors, sport ut	ility vehicles, moto	orcycles				

Official Form 106A/B Schedule A/B: Property page 1

De	btor 1	Lewis Burto	Document Page 12 of 60 Case number (if known)	
4. \	Watercr	aft, aircraft, mot	tor homes, ATVs and other recreational vehicles, other vehicles, and accessories motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	
	• N.			
_	■ No □ Yes			
	<b>_</b> 103			
			the portion you own for all of your entries from Part 2, including any entries for ed for Part 2. Write that number here=>	\$0.00
			nal and Household Items	
Do	you ow	vn or have any lo	egal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Exampl ☐ No	,	urnishings ices, furniture, linens, china, kitchenware	
	Yes.	Describe		
			Miscellaneous householdgoods and furnishingsestimated value.	\$25,000.00
		_		
	_	es: Televisions a	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music or phones, cameras, media players, games	collections; electronic devices
	■ No □ Yes.	Describe		
	Exampl		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin ons, memorabilia, collectibles	, or baseball card collections;
	■ No □ Yes.	Describe		
		ent for sports ar es: Sports, photo musical instru	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
	■ No □ Yes.	Describe		
10.	Firearn Examp		s, shotguns, ammunition, and related equipment	
	■ No □ Yes.	Describe		
	Clothe Examp		othes, furs, leather coats, designer wear, shoes, accessories	
	Yes.	Describe		
			Clothing owned by debtors at debtors' residence and in debtors' possession.	\$3,000.00
	Jewelr Examp ■ No		welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g	gold, silver
	☐ Yes.	Describe		
	_Examp	rm animals oles: Dogs, cats, I	birds, horses	
	■ No □ Yes.	Describe		
		n 106A/B	Schedule A/B: Property	page 2

Debtor	Case 18-24931 Lewis Burton	Doc 1	Filed 09/04/18 Document	Entered 09/04 Page 13 of 60	/18 09:09:03 se number (if known)	Desc Main
14. <b>Any</b> ■ <sub>N</sub>	other personal and househo	old items you	u did not already list, ir	ncluding any health aid	s you did not list	
	es. Give specific information					
	·				Г	
	ld the dollar value of all of yo Part 3. Write that number he				u have attached	\$28,000.00
Part 4:	Describe Your Financial Assets					
Do you	own or have any legal or eq	uitable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
□N	amples: Money you have in you				en you file your petitic	on
					Cash.	\$700.00
Exa	•		al accounts; certificates of counts with the same inst		it unions, brokerage h	ouses, and other similar
□N			Institution n	ame:		
<b>■</b> Y	es					
	17.1.	Checking	Bank acc	ount(s) with: US Ban	k	\$1,300.00
Exa	ds, mutual funds, or publicly amples: Bond funds, investmen	,		ey market accounts		
■ N □ Y	-	nstitution or is	ssuer name:			
		nterests in in	corporated and uninco	orporated businesses, i	ncluding an interest	in an LLC, partnership, and
Joii ■ N	ot venture					
ПΥ	es. Give specific information a Name	bout them e of entity:		%	of ownership:	
Ne	ernment and corporate bond gotiable instruments include pen-negotiable instruments are the	rsonal check	s, cashiers' checks, pror	missory notes, and mone	y orders. hem.	
ПΥ	es. Give specific information at Issue	oout them er name:				
	rement or pension accounts amples: Interests in IRA, ERISA		l(k), 403(b), thrift saving	s accounts, or other pens	sion or profit-sharing p	plans
	es. List each account separate	ly. account:	Institution n	ame:		
You Exa	urity deposits and prepayme ir share of all unused deposits amples: Agreements with landle	you have ma				ies, or others
■ N □ Y	o es		Institution n	ame or individual:		
23. <b>A</b> nr ■ N	uities (A contract for a periodi	c payment of	money to you, either for	life or for a number of ye	ears)	

		Case 18	8-24931	Doc 1	Filed 09/04/18 Document	Entered 09/04/18 09:09:03 Page 14 of 60	Desc Main
D	ebtor 1	Lewis Bur	rton			Case number (if known)	
	☐ Yes		Issuer name a	and description	on.		
24.	26 U.S.C	:. §§ 530(b)(1	), 529A(b), an	d 529(b)(1).		gram, or under a qualified state tuition progeries of any interests.11 U.S.C. § 521(c):	gram.
	☐ Yes		msululion nai	ne and desci	iption. Separately file th	e records or any interests. IT 0.3.0. § 321(c).	
25.	■ No	•	information ab		ty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
26	Example ■ No	es: Internet d		websites, pr	s, and other intellectu oceeds from royalties a	al property nd licensing agreements	
27.	Example No	es: Building p		ive licenses,		n holdings, liquor licenses, professional license	es
			information ab	out them			
M	oney or p	roperty owe	d to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	ınds owed to	o you				
	■ No □ Yes. G	Give specific i	information abo	out them, incl	uding whether you alrea	ady filed the returns and the tax years	
29	■ No	es: Past due	or lump sum a	,	sal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.	Example ■ No	es: Unpaid w benefits;	unpaid loans y	y insurance p	ayments, disability bene someone else	efits, sick pay, vacation pay, workers' compen	sation, Social Security
	□ Yes. (	Sive specific	information				
31.		<b>s in insuran</b> es: Health, d		insurance; he	ealth savings account (F	HSA); credit, homeowner's, or renter's insuran	ce
		lame the insu		ny of each po eany name:	licy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you an	erest in propre the beneficier has died.	erty that is duciary of a living	ue you from trust, expect	someone who has die proceeds from a life ins	d surance policy, or are currently entitled to rece	ive property because
	■ No □ Yes. 0	Give specific	information				
33.	Example No	es: Accidents			ou have filed a lawsui urance claims, or rights	t or made a demand for payment to sue	
٠.				al alalos		n accompany and the deliter of the second	and off alaba-
34.	■ No		nd unliquidate	a ciaims of (	every nature, including	g counterclaims of the debtor and rights to	SET OTT CIAIMS

Debt	or 1	Case 18-24931 Lewis Burton	Doc 1	Filed 09/04/18 Document	Entered 09 Page 15 of		Desc Main
	No	ancial assets you did not Give specific information	already list				
		he dollar value of all of your tall of your				-	\$2,000.00
Part 5	5: Des	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real esta	te in Part 1.	
37. <b>D</b>	o you c	own or have any legal or equi	table interest i	n any business-related p	roperty?		
	No. Go	to Part 6.					
	Yes. G	So to line 38.					
Part (		scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interes	st In.	
46. D	o you	own or have any legal or	equitable in	terest in any farm- or o	commercial fishin	g-related property?	
I	No.	Go to Part 7.					
I	☐ Yes.	. Go to line 47.					
Part 7	7:	Describe All Property You	Own or Have a	n Interest in That You Dic	l Not List Above		
		have other property of an bles: Season tickets, country					
	l No	noo. Codoon tiokoto, codina	y oldo mombo	Tomp			
		Give specific information					
54.	Add t	he dollar value of all of yo	our entries fro	om Part 7. Write that n	umber here		\$0.00
Part 8	8:	List the Totals of Each Part of	of this Form			!	-
		: Total real estate, line 2					¢479.204.00
							\$178,394.00
		2: Total vehicles, line 5 3: Total personal and hous	sahald itams		\$0.00 \$28,000.00		
		l: Total financial assets, li			\$2,000.00		
		i: Total hilancial assets, ո i: Total business-related բ		45	\$0.00		
		6: Total farm- and fishing-			\$0.00		
		: Total other property not			\$0.00		
		personal property. Add lin		_	\$30,000.00	Copy personal property to	otal <b>\$30,000.00</b>
		of all property on Schedu	J	_	<del>+,</del>		\$208,394.00
		F - F - 9					Ψ200,004.00

Official Form 106A/B Schedule A/B: Property page 5

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In re_		Case No.	
	Debtor(s)		

### <u>SCHEDULE B - PERSONAL PROPERTY</u>

Attachment A

- 1. Unless otherwise stated below or in Schedule B, the location of each asset is debtor(s)' address as it appears on the petition.
- 2. Notwithstanding the above sentence, debtor(s)' bank account statements are located at debtor's address as it appears on the petition. But, the actual bank funds are located at the bank(s) identified in Schedule B#2.

			III I AUC 17 OF	JU
Fill in this infor	mation to identify your	case:		
Debtor 1	Lewis Burton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property Yo	u Claim as	Exempt
---------	--------------	-------------	------------	--------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
1415 Mayfield Ave. Joliet, IL 60435 Will County	\$178,394.00		\$15,000.00	735 ILCS 5/12-901	
(zillow.com valuation) Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
Miscellaneous householdgoods and furnishingsestimated value.	\$25,000.00		\$1,000.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
Clothing owned by debtors at debtors' residence and in debtors'	\$3,000.00		\$3,000.00	735 ILCS 5/12-1001(a)	
possession. Line from <i>Schedule A/B</i> : 11.1			100% of fair market value, up to any applicable statutory limit		
Cash. Line from Schedule A/B: 16.1	\$700.00		\$700.00	735 ILCS 5/12-1001(b)	
Line IIoiii Scriedule A.B. 10.1			100% of fair market value, up to any applicable statutory limit		
Checking: Bank account(s) with: US Bank	\$1,300.00		\$1,300.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 17.1			100% of fair market value, up to		

Case 18-24931 Doc 1 Filed 09/04/18 Entered 09/04/18 09:09:03 Document Page 18 of 60 Debtor 1 Lewis Burton Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Yes

Desc Main

Ca	ise 18-24931		ntered 09/04/18 ( ae 19 of 60	09:09:03	Desc N	<i>l</i> lain
Fill in this inforr	nation to identify yo		UC 13 01 00			
Debtor 1	Lewis Burton					
	First Name	Middle Name Last f	Name	_		
Debtor 2 (Spouse if, filing)	First Name	Middle Name Last I	Name			
United States Ba	nkruptcy Court for th	e: NORTHERN DISTRICT OF ILLINOIS	;			
Case number					☐ Check	if this is an
,					_	ded filing
Official Form	~ 10CD			·		
Official Forn				•		
schedule	D: Creditor	s Who Have Claims Sec	tured by Prope	erty		12/15
	e Additional Page, fill i	e. If two married people are filing together, bot t out, number the entries, and attach it to this				
. Do any creditors	have claims secured	by your property?				
☐ No. Check	this box and submit	this form to the court with your other sched	lules. You have nothing e	se to report of	on this form.	
Yes. Fill in	all of the information	n below.				
Part 1: List A	II Secured Claims					
		s more than one secured claim, list the creditor se		Column	_	Column C
		as a particular claim, list the other creditors in Par etical order according to the creditor's name.	Do not deduct th	e that sup	f collateral oports this	Unsecured portion
2.1 Wells Far	go Hm Mortgag	Describe the property that secures the cla	value of collaters im: <b>\$248,624.0</b>		78,394.00	If any <b>\$70,230.00</b>
Creditor's Name		1415 Mayfield Ave. Joliet, IL 6043			10,00 1100	
		Will County				
		(zillow.com valuation) As of the date you file, the claim is: Check a	ll that			
	gecoach Cir , MD 21701	apply.	ii tilat			
-	·	☐ Contingent				
Number, Street	t, City, State & Zip Code	Unliquidated				
Who owes the de	ebt? Check one.	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mortgage)	ge or secured			
Debtor 2 only		car loan)				
Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic's	s lien)			
☐ At least one of t	he debtors and another	☐ Judgment lien from a lawsuit	·			
☐ Check if this cl community de	laim relates to a	Other (including a right to offset)				
	Opened					
	04/08 Last					
	A -4!					
	Active urred 10/21/15		7159			

\$248,624.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$248,624.00 Write that number here:

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

				Document	Page 20 of	60	İ			
Fill	in this informa	ation to identify your c	ase:							
Deb	otor 1	Lewis Burton								
		First Name	Middle	e Name	Last Name					
	otor 2 use if, filing)	First Name	Middle	e Name	Last Name					
Unit	ted States Banl	kruptcy Court for the:	NORTHE	RN DISTRICT OF I	LLINOIS					
Cas	se number									
(if kn	own)								if this is an ed filing	
Off	icial Form	106F/F								
		F: Creditors W	ho Hav	e Unsecured	l Claims				12/15	
Sche Sche eft. /	edule G: Executo edule D: Creditor	acts or unexpired leases or ory Contracts and Unexpires Who Have Claims Secunuation Page to this page out (if known).	red Leases ired by Proj	(Official Form 106G). perty. If more space is	Do not include any cres needed, copy the Par	editors with partially s t you need, fill it out, i	secured claim number the	ms that a entries ir	re listed in I the boxes on the	
Par	t 1: List All	of Your PRIORITY Uns	secured C	laims						
1.	Do any creditors	s have priority unsecured	l claims aga	ninst you?						
	☐ No. Go to Par	rt 2.								
	Yes.									
	identify what type possible, list the	oriority unsecured claims e of claim it is. If a claim had claims in alphabetical orde an one creditor holds a par	s both priorit r according t	y and nonpriority amou o the creditor's name.	ınts, list that claim here a If you have more than tv	and show both priority a	and nonpriori	ty amount	s. As much as	
	(For an explanati	ion of each type of claim, se	ee the instru	ctions for this form in th	ne instruction booklet.)					
						Total claim	Priority amount		Nonpriority amount	
2.1		epartment of Reven	ue	Last 4 digits of acco	unt number	\$26,208.98		\$0.00	\$0.00	)
	100 W. R	ditor's Name tcy Section, Level 7 andolph Street , IL 60601	-400	When was the debt i	ncurred?		-			
		eet City State Zlp Code		As of the date you fi	le, the claim is: Check	all that apply				
	Who incurred	the debt? Check one.		☐ Contingent						
	Debtor 1 on	ly		☐ Unliquidated						
	Debtor 2 on	ly		☐ Disputed						
	Debtor 1 an	d Debtor 2 only		Type of PRIORITY un	nsecured claim:					
	☐ At least one	of the debtors and anothe	r	$\square$ Domestic support	obligations					
	☐ Check if thi	is claim is for a commun	ity debt	Taxes and certain	other debts you owe the	government				
	Is the claim su	bject to offset?		_	r personal injury while yo					
	■ No			Other. Specify						
	☐ Yes			_						

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Case number (if know)

		· · · · · · · · · · · · · · · · · · ·		
2.2 Internal Revenue Service	Last 4 digits of account number	\$15,203.31	\$0.00	\$15,203.31
Priority Creditor's Name	When was the debt incurred?			
PO Box 7346 Philadelphia, PA 19101-7346	when was the dept incurred:			
Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
Debtor 2 only	Disputed			
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you	owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
■ No	Other. Specify			
Yes	Federal taxes	3		
Part 2: List All of Your NONPRIORITY Unsecu	red Claims			
4. List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each c than one creditor holds a particular claim, list the other Part 2.	laim. For each claim listed, identify what t	ype of claim it is. Do not list claims already	included in	Part 1. If more
			Total	claim
4.1 Capital One	Last 4 digits of account number	8472		\$0.00
Nonpriority Creditor's Name				
Po Box 30253 Salt Lake City, UT 84130	When was the debt incurred?	Opened 01/07 Last Active 5/15/09	_	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
Who incurred the debt? Check one.				
■ Debtor 1 only	☐ Contingent			
☐ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt		ration agreement or divorce that you did no	ıt	
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar dahta		
No				
☐ Yes	■ Other. Specify Credit Card			

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Debtor 1 Lewis Burton Case number (if know) \$0.00 4.2 Capital One Bank Usa N Last 4 digits of account number 3166 Nonpriority Creditor's Name Opened 05/16 Last Active 15000 Capital One Dr When was the debt incurred? 3/08/17 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 Cbna Last 4 digits of account number 7206 \$0.00 Nonpriority Creditor's Name Opened 12/07/07 Last Active Po Box 6497 When was the debt incurred? 12/03/09 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.4 Credit One Bank Na Last 4 digits of account number 4088 \$0.00 Nonpriority Creditor's Name Opened 07/16 Last Active Po Box 98875 When was the debt incurred? 2/08/17 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Lewis Burton Case number (if know) \$0.00 4.5 III Stdnt As Last 4 digits of account number 3416 Nonpriority Creditor's Name Opened 11/12 Last Active 1755 Lake Cook Rd # K1 When was the debt incurred? 2/08/17 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** 4.6 **III Stdnt As** Last 4 digits of account number 3413 \$0.00 Nonpriority Creditor's Name Opened 11/12 Last Active 1755 Lake Cook Rd # K1 When was the debt incurred? 2/08/17 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.7 III Stdnt As Last 4 digits of account number \$0.00 3415 Nonpriority Creditor's Name Opened 11/12 Last Active 1755 Lake Cook Rd # K1 When was the debt incurred? 2/08/17 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

**Educational** 

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Debtor 1 Lewis Burton Case number (if know) \$0.00 4.8 III Stdnt As Last 4 digits of account number 3414 Nonpriority Creditor's Name Opened 11/12 Last Active 1755 Lake Cook Rd # K1 When was the debt incurred? 2/08/17 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** 4.9 **Navient Solutions Inc** Last 4 digits of account number 4199 \$0.00 Nonpriority Creditor's Name Opened 05/97 Last Active 11100 Usa Pkwy When was the debt incurred? 12/07/12 Fishers, IN 46037 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.1 **Navient Solutions Inc** 5199 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/97 Last Active 11100 Usa Pkwv When was the debt incurred? 12/07/12 Fishers, IN 46037 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

**Educational** 

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Case number (if know)

Lewis Buiton		Case Humber (II know)	
Navient Solutions Inc	Last 4 digits of account number	0626	\$0.00
Nonpriority Creditor's Name  11100 Usa Pkwy Fishers IN 46037	When was the debt incurred?	Opened 6/26/98 Last Active 12/07/12	
Fishers, IN 46037  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans □ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		
	Educationa	ıl	
Navient Solutions Inc	Last 4 digits of account number	3199	\$0.00
Nonpriority Creditor's Name 11100 Usa Pkwy Fishers, IN 46037	When was the debt incurred?	Opened 03/97 Last Active 12/07/12	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		
	Educationa	ıl	
Portfolio Recovery Associates	Last 4 digits of account number		\$248.95
Nonpriority Creditor's Name PO Box 41067 Norfolk, VA 23541	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other Specify		

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Case number (if know)

Debit	Lewis Builton	Case number (il know)	
4.1 4	Portfolio Recovery Associates	Last 4 digits of account number	\$1,102.66
	Nonpriority Creditor's Name PO Box 41067 Norfolk, VA 23541	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Resurgent Capital Services	Last 4 digits of account number	\$401.00
	Nonpriority Creditor's Name PO Box 10587	When was the debt incurred?	
	Greenville, SC 29603  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1 6	Syncb/jcp	Last 4 digits of account number 8069	\$0.00
	Nonpriority Creditor's Name Po Box 965007 Orlando, FL 32896	Opened 05/97 Last Active 7/06/00	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The of the date you me, the stant lot offects all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Charge Account	

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Lewis Builton		Case Hulliber (II know)	
Syncb/walmart	Last 4 digits of account number	9935	\$0.00
Nonpriority Creditor's Name Po Box 965024 El Paso, TX 79998	When was the debt incurred?	Opened 2/28/08 Last Active 10/20/08	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing		
Yes	Other. Specify Charge Acc	count	
Trackers Inc	Last 4 digits of account number	4505	\$0.00
Nonpriority Creditor's Name 1970 Spruce Hills Bettendorf, IA 52722	When was the debt incurred?	Opened 10/02/12	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	Student loans		
Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	tration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify First Midwe	est Bank Joliet	
Webbank/dfs	Last 4 digits of account number	3199	\$0.00
Nonpriority Creditor's Name			• • • • • • • • • • • • • • • • • • • •
1 Dell Way Round Rock, TX 78682	When was the debt incurred?	Opened 06/08 Last Active 3/24/09	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other Specify Charge Act		
L 159	()ther Specify Cital UE AU	Journ	

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Lewis Burton

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	41,412.29
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	41,412.29
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	1,752.61
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	1,752.61

		DOWN	111 T TAKE 23 OF 00	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Lewis Burton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the , Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	•				

		Docume	ent Page 30 d	)T (b()	
Fill in this in	nformation to identify your				
Debtor 1	Lewis Burton				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numbe	er				☐ Check if this is an amended filing
	Form 106H	alat ana			· ·
<u>Scneau</u>	ıle H: Your Cod	eptors			12/15
■ No □ Yes  2. Within Arizona, ■ No. G □ Yes. [	California, Idaho, Louisiana to to line 3. Did your spouse, former	I lived in a community pr Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your	operty state or territor erto Rico, Texas, Wash with you at the time?	ry? (Community propert ington, and Wisconsin.)	ty states and territories include g with you. List the person shown he creditor on Schedule D (Official
Form 10 out Colu		Form 106E/F), or Sched	ule G (Official Form 10	06G). Use Schedule D,	Schedule E/F, or Schedule G to fill
	olumn 1: Your codebtor me, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	ne
	ame			□ Schedule E/F, I	
				☐ Schedule G, lin	ne
Nu Cit	umber Street ty	State	ZIP Code	_	
2.2				Coherentale D. P.	
3.2 Na	nme			_ ☐ Schedule D, lin☐ Schedule E/F, I	
				☐ Schedule C, lin	
Nu	ımber Street			_	
Cit		State	ZIP Code		

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	in this information to i	dentify your c	ase:								
Del	btor 1 L	_ewis Burto	n								
	btor 2										
Uni	ited States Bankruptcy	/ Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)								ed filing ent showin	g postpetition ollowing date:	
0	fficial Form 1	<u> 1061</u>						MM / DD/ Y	YYYY		
S	chedule I: Y	our Inc	ome					WIIVI 7 227			12/1
spo atta Pa	use. If you are separ ich a separate sheet to rt 1: Describe E	ated and you to this form.	are married and not filii r spouse is not filing wi On the top of any additi	th you, do not inclu	de infor	mati	on ab	out your spe	ouse. If m	ore space is	needed,
1.	Fill in your employ information.	ment		Debtor 1	Debtor 1			Debtor 2 or non-filing spouse			
	If you have more that attach a separate particular information about ac	age with	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				■ Empl	•		
	employers.		Occupation	Bookkeeper							
	Include part-time, se self-employed work.		Employer's name	Self-Employed							
	Occupation may incor homemaker, if it a		Employer's address								
			How long employed the	here? 2 Years	<b>3</b>						
Pa	rt 2: Give Detai	Is About Mor	nthly Income								
spoi	use unless you are se	parated. ouse have mo	ore than one employer, cothis form.	, c		Í	oyers	·	For De	nes below. If y	J
									non-fil	ing spouse	
2.			ry, and commissions (be calculate what the monthl		2.	\$		1,200.00	\$	0.00	
3.	Estimate and list m	nonthly overt	ime pay.		3.	+\$		0.00	+\$	0.00	
4.	Calculate gross Inc	come. Add lir	ne 2 + line 3.		4.	\$		,200.00	\$	0.00	

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Deb	tor 1	Lewis Burton	-		Case	e number (if known)				
					Fo	r Debtor 1		or Debtor		
	Cop	y line 4 here	4.		\$_	1,200.00	\$		0.00	-
5.	List	all payroll deductions:								
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans		a. b.	\$ \$	0.00	\$ \$		0.00	-
	5c.	Voluntary contributions for retirement plans	5	c.	\$	0.00	\$		0.00	-
	5d.	Required repayments of retirement fund loans	5	d.	\$	0.00	\$		0.00	-
	5e.	Insurance		e.	\$_	0.00	\$_		0.00	_
	5f.	Domestic support obligations	51		\$_	0.00	\$_		0.00	-
	5g.	Union dues	5	-	\$_	0.00	\$_		0.00	-
	5h.	Other deductions. Specify:	_ 51	h.+	\$_	0.00	+ \$_		0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	0.00	\$_		0.00	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	1,200.00	\$_		0.00	-
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	0.	0	¢	0.00	¢		0.00	
	8b.	Interest and dividends	8a	a. b.	\$ _	0.00	\$ \$		0.00	-
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		С.	\$_ \$	0.00	\$_ \$		0.00	-
	8d.	Unemployment compensation	80	d.	\$	0.00	\$		0.00	-
	8e.	Social Security	8	e.	\$	2,847.00	\$		0.00	-
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	81 81		\$_ \$	0.00	\$ \$		0.00	-
	8h.	Other monthly income. Specify:		h.+	\$	0.00	+ \$ -		0.00	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	\$_	2,847.00	\$_		0.00	D
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		4,047.00 + \$		0.00	= \$	4,047.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-		4,047.00		0.00		7,077.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	dep			•		Schedule	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest e that amount on the Summary of Schedules and Statistical Summary of Certainies						e. 12.	\$	4,047.00
13.	Do v	you expect an increase or decrease within the year after you file this form	?						Combir	ned y income
. ••		No.								

Schedule I: Your Income

page 2

Official Form 106I

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Debtor 1 Lewis Burton   An amended filing   An	<b></b>						1		
An amended filing	Fill in	this informa	ition to identify yo	our case:					
Debitor 2	Debto	or 1	Lewis Burto	n					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS   MM / DD / YYYY    Official Form 106J   Schedule J: Your Expenses   MM / DD / YYYY    Schedule J: Your Expenses   Schedule J: Your Indicate   Your Indicate   Schedule J: Your Indicate   Your Indi	Debto	or 2					_	•	ving postpetition chapter
Case number (If known)    Case number (If known)	(Spou	use, if filing)	-						
Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part   Describe Your Household    Is it his a joint case?  No. Go to line 2.  Yes. Deeb Debtor 2 live in a separate household?  No. Go to line 2.  Po you have dependents?  No. Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's age with this with you?  Do not state the dependents names.  Do not state the dependents names.  No. Yes  Stimate your expenses include expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a data after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  The rental or home ownership expenses for your residence. Include first mortgage papers and your expenses for your expenses for your residence. Include first mortgage papers and your expenses for your expenses for your residence. Include first mortgage papers your expenses for your pand or lot.  If not included in line 4:  4a. Real estate taxe:  4a. \$  0.00  0.00	United	d States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	_	MM / DD / YYYY	
Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Pant II Describe Your Household  I Is this a joint case?  No. Go to line 2  Yes. Does Debtor 2 live in a separate household?  No Po not list Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents?  No Do not list Debtor 1 and Pyes. Fill out this information for Debtor 1 and Debtor 2.  Do not state the dependents names.  Dependent's relationship to Dependent's age No Pyes  No No Pyes  3. Do your expenses include expenses as of your dependents?  Yes  No No Pyes  Tail II Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  0.00	Case	number							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Answer every question.	(If kno	own)			<u> </u>				
Ea as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1	Off	ficial Fo	rm 106J						
Ea as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1	Sc	hedule	J: Your	Exper	ises				12/15
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Do you have dependents?  No  Do not list Debtor 1 and Pyes.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Do not state the dependents names.  Do you're expenses include expenses of people other than yourself and your dependent?  The stimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  It not included in line 4:  4a. Real estate taxes  4a. \$  0.00	Be as infor num	s complete mation. If m ber (if know	and accurate as lore space is ne n). Answer evel	s possible eded, atta ry questio	. If two married people ar ich another sheet to this				
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No Do you have dependents?  No Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.  Do not state the dependents names.  No Yes No Yes No Yes No Yes Stimate Your oppoints and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy liling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L).  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance				hold					
Yes. Does Debtor 2 live in a separate household?   No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?   No   No not list Debtor 1 and Debtor 2.   Do not list Debtor 1 and Debtor 2.   Pill out this information for Debtor 2.   Do not state the dependents names.   Dependent's relationship to Debtor 1 or Debtor 2   Dependent's names.   Dependent's names.   Dependent's names   Dependent's names   No		_							
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? No Do not list Debtor 1 and Debtor 2.  Do not state the dependents names. Fill out this information for each dependent				in a separ	ate household?				
2. Do you have dependents? No Do not list Debtor 1 and Pyes. Fill out this information for Debtor 2. Do not state the dependent hedpendents names.  Do not state the dependents names.  No Pyes  No Pyes  Do not state the dependents names.  No Pyes  No Pyes  Do not state the dependents names.  No Pyes  Do not state the dependents names.  No Pyes  Do not state the dependents names.  No Pyes  Part 2: Estimate your expenses as of pour bankruptory filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptory is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00 0.00		□N	o						
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  No Yes No Yes No Yes No Yes No Yes No Yes No Yes No Yes No No No Yes No No Yes No No Yes No No No Yes No No No Yes No No Yes No No Yes No No Yes No No No No Yes No No No No Yes No No Yes No No Yes No No No No Yes No No No Yes No No No Yes No No No Yes No No No No No Yes No No No No No Yes No No No No No Yes No No No No		ΠY	es. Debtor 2 mus	st file Offic	al Form 106J-2, Expenses	for Separate House	ehold of Debt	or 2.	
Debtor 2.  Do not state the dependents names.  Debtor 1 or Debtor 2 age live with you?  Do not state the dependents names.  Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance	2.	Do you have	e dependents?	■ No					
dependents names.    Yes   No   Yes   Yes   No   Yes   Ye			ebtor 1 and	☐ Yes.					
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses									= : : -
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4 b. \$ 0.00		dependents	names.						
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. \$  0.00									
3. Do your expenses include expenses of people other than yourself and your dependents? Yes  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance									= :
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106l.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. \$  0.00									☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. \$  0.00								-	<del></del>
expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4b. \$ 0.00 0.00	2	Do your ove	sancas inaluda	_					☐ Yes
Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4b. \$  0.00				han					
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 1,900.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4b. \$ 0.00		yourself and	d your depende	nts? □	Yes				
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance  4b. \$ 0.00 0.00	Part :	2: Estim	ate Your Ongoi	ng Month	ly Expenses				
the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance  4b. \$ 0.00	expe	enses as of a							
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance  4. \$ 1,900.00  4. \$ 0.00	the v	alue of sucl	h assistance an					Vour eyn	oneae
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance  4. \$ 1,900.00	(Offic	cial Form 10	J6I.)					Tour exp	
4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00					-	nclude first mortgag	e 4. \$		1,900.00
4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00		If not includ	led in line 4:						
		4a. Real e	estate taxes				4a. \$		0.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$ 0.00			•	-					
Ad. Harrassymmetric consisting on an electricity of the Constitution of the Constituti									
4d. Homeowner's association or condominium dues  4d. \$  0.00  5. Additional mortgage payments for your residence, such as home equity loans  5. \$  0.00						me equity loans			

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Debtor 1 Lewis Burton		Case num	per (if known)	
6. Utilities:				
6a. Electricity, heat, natu	ural gas	6a.	\$	150.00
6b. Water, sewer, garba	•	6b.	·	60.00
	ne, Internet, satellite, and cable services	6c.	·	50.00
6d. Other. Specify:	ic, memor, sateline, and sable services	6d.		0.00
. Food and housekeeping	eunnlige	7.	*	200.00
Childcare and children's	• •	8.	\$	
		9.	\$	0.00
Clothing, laundry, and dry	-			27.00
). Personal care products a		10.	\$	30.00
Medical and dental expen		11.	\$	50.00
	as, maintenance, bus or train fare.	12.	\$	80.00
Do not include car paymen		13.	· .	
	reation, newspapers, magazines, and books			0.00
4. Charitable contributions	and religious donations	14.	\$	0.00
5. Insurance.	adveted from vision and an included in lines 4 on 20			
	educted from your pay or included in lines 4 or 20.	150	<b>c</b>	0.00
15a. Life insurance		15a.	·	0.00
15b. Health insurance		15b.		0.00
15c. Vehicle insurance		15c.		0.00
15d. Other insurance. Spe	·	15d.	\$	0.00
	s deducted from your pay or included in lines 4 or			
Specify:		16.	\$	0.00
7. Installment or lease paym			_	
17a. Car payments for Ve		17a.	*	0.00
<ol><li>17b. Car payments for Ve</li></ol>	hicle 2	17b.	\$	0.00
17c. Other. Specify:		17c.	\$	0.00
17d. Other. Specify:		17d.	\$	0.00
3. Your payments of alimon	y, maintenance, and support that you did not re	eport as		
	on line 5, Schedule I, Your Income (Official Form	n <b>106I).</b> 18.	\$	0.00
<ol><li>Other payments you mak</li></ol>	e to support others who do not live with you.		\$	0.00
Specify:		19.	·	
	nses not included in lines 4 or 5 of this form or	on Schedule I: Yo	ur Income.	
20a. Mortgages on other p	property	20a.	\$	0.00
20b. Real estate taxes		20b.	\$	0.00
20c. Property, homeowne	er's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair,		20d.	\$	0.00
•	iation or condominium dues	20e.		0.00
	ation of condominatin adds	21.	*	
. Other: Specify:			ιψ	0.00
2. Calculate your monthly e	xpenses			
22a. Add lines 4 through 21	1.		\$	2,547.00
22b. Copy line 22 (monthly	expenses for Debtor 2), if any, from Official Form	106J-2	\$	,
	The result is your monthly expenses.		\$	2,547.00
220. Aud IIIIE 22a ailu 22b.	The result is your monthly expenses.		Ψ	2,347.00
3. Calculate your monthly n	et income.			
23a. Copy line 12 (your co	ombined monthly income) from Schedule I.	23a.	\$	4,047.00
	expenses from line 22c above.	23b.	-\$	2,547.00
	•			_,;::::00
23c. Subtract your monthl	ly expenses from your monthly income.		_	
The result is your mo		23c.	\$	1,500.00
•				
	se or decrease in your expenses within the year			
	finish paying for your car loan within the year or do you ex	cpect your mortgage p	payment to increa	ase or decrease because o
modification to the terms of you	ur mongage?			
■ No.				
☐ Yes. Explain h	iere:			

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Debtor 1	mation to identify your				
	Lewis Burton				
20210	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case number _ (if known)				☐ Check if this amended filir	
Official Form		ın Individual	Debtor's Sch	edules	12/15
ears, or both. 1	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			r up to 20
Sig	n Below				ир to 20
			rney to help you fill out bank	cruptcy forms?	up to 20
			rney to help you fill out bank	cruptcy forms?	up to 20
Did you pa  ■ No			rney to help you fill out bank	Attach Bankruptcy Petition Prepared Declaration, and Signature (Official	r's Notice,
Did you pa  ■ No □ Yes. N	ny or agree to pay some  Name of person	one who is NOT an atto	rney to help you fill out bank	Attach Bankruptcy Petition Preparer Declaration, and Signature (Official	r's Notice,
Did you pa  No Yes. N  Under pena that they are	Name of person  alty of perjury, I declare true and correct.	one who is NOT an atto	nmary and schedules filed w	Attach Bankruptcy Petition Preparer Declaration, and Signature (Official	r's Notice,
Did you pa  No Yes. N  Under pena that they are X  /s/ Lew Lewis	Name of person	one who is NOT an atto		Attach Bankruptcy Petition Prepared Declaration, and Signature (Official ith this declaration and	r's Notice,

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Fill in this info	First Name Middle Name List Name  for 2 se it. Sing) First Name Middle Name Last Name  ad States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  e number				
Debtor 1					
	First Name	Middle Name	Last Namo		
Debtor 2	The state of the s				
(Spouse it, leng)	Prist Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is a	an
				amended filing	
You must file the	is form whenever you f	lie bankruptcy schedules in connection with a bank	or amended schedules, M		
Sig	gn Below				
Did you p	ay or agree to pay some	sone who is NOT an attor	ney to help you fill out ban	kruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petition Preparer's Declaration, and Signature (Official Fo	
X /s/ Le Lewis	alty of perjury, I declare re true and correct, wis Burton Burton are of Debtor 1	that I have read the sum	mary and schedules filed v		
	August 31 2018		Drates		

G:III	in this inform	nation to identify you				
		nation to identify you	case.			
Deb	tor 1	Lewis Burton First Name	Middle Name	Last Name		
	tor 2	<del></del>				
(Spot	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Cas (if kno	e number				-	heck if this is an mended filing
Sta Be a	s complete a	of Financial	ble. If two married people a		ankruptcy equally responsible for sup	
num	ber (if knowr	). Answer every ques	stion.			
	-		rital Status and Where You	Lived Before		
1.	What is your	current marital statu	s?			
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	:	
	Debtor 1 Pr	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	Explain	n the Sources of You	r Income			
	Fill in the tota	I amount of income yo	u received from all jobs and a	g a business during this yeall businesses, including parterogether, list it only once ur		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$9,600.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Page 38 of 60 Case number (if known) Debtor 1 Lewis Burton

				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last ca (January 1			31, 2017 )	■ Wages, commissions, bonuses, tips	\$5,400.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
For the ca				■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
and ot winnin List ea	her public gs. If you	c benefi are filir e and th	t payments; ng a joint cas ne gross inco	pensions; rental income; inte se and you have income that	amples of other income are a rest; dividends; money collec you received together, list it outley. Do not include income the	ted from lawsuits; royalties; a only once under Debtor 1.	
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From Janu			t year until kruptcy:	SSI Benefits	\$22,500.00		
For last ca			31, 2017 )	SSI Benefits	\$24,000.00		
For the ca				Social Security Benefits	\$12,000.00		
Part 3:	List Cert	ain Pav	ments You	Made Before You Filed for	Bankruptcv		
6. Are ei	ther Deb	tor 1's ther De	or Debtor 2 btor 1 nor [	's debts primarily consume	r debts? umer debts. Consumer debts	s are defined in 11 U.S.C. §	101(8) as "incurred by an
	Duri	ina the 9	90 davs befo	ore vou filed for bankruptcy, d	id you pay any creditor a total	I of \$6.425* or more?	
		No.	Go to line 7		, , , ,	. ,	
		Yes	paid that cr		id a total of \$6,425* or more ints for domestic support oblights bankruptcy case.		
	* Sı	ubject t		. ,	s after that for cases filed on	or after the date of adjustme	nt.
<b>■</b> Y				or both have primarily const ore you filed for bankruptcy, d	umer debts. id you pay any creditor a total	I of \$600 or more?	
		No.	Go to line 7	,			
		Yes	include pay		id a total of \$600 or more and obligations, such as child supp		
Cradi	itor'e Nar	ma and	Address	Dates of navme	ent Total amount	Amount you Was this	s navment for

still owe

paid

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<ul> <li>Within 1 year before you filed for bankrupt Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.</li> <li>No</li> <li>Yes. List all payments to an insider.</li> </ul>		tners; relatives of any gene control, or owner of 20% or	eral partners; partner more of their voting	rships of which yo securities; and a	ou are a general p ny managing age	partner; corporation ent, including one fo
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment
8.	Within 1 year before you filed for bankruptc insider? Include payments on debts guaranteed or cosic  No Yes. List all payments to an insider	gned by an insider.				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include creditor	
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury of modifications, and contract disputes.  No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
	Wells Fargo Bank v. Lewis Burton, et al. 15 CH 2417	Foreclosure.	Curcuit Court fo County	or Will	■ Pending □ On appeal □ Concluded  Stayed by b	
10.	Within 1 year before you filed for bankruptc Check all that apply and fill in the details below  ■ No. Go to line 11.  □ Yes. Fill in the information below.		rty repossessed, fo	oreclosed, garnis	shed, attached, s	seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened				
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment because No  Yes. Fill in the details.		uding a bank or fin	ancial institution	ı, set off any am	ounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankruptc court-appointed receiver, a custodian, or an  ■ No □ Yes		rty in the possessio			t of creditors, a

Case 18-24931 Doc 1 Filed 09/04/18 Entered 09/04/18 09:09:03 Desc Main Document Page 40 of 60 Case number (if known) Debtor 1 Lewis Burton Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

Yes. Fill in the details.

**Person Who Was Paid** Address **Email or website address** Person Who Made the Payment, if Not You

MSF Law

One Lincoln Center 18W140 Butterfield Road, Suite 1500 Oakbrook terrace, IL 60181

Description and value of any property transferred

made

**Attorney Fees Pre-petition** 

or transfer was payment

\$810.00

Amount of

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

No

☐ Yes Fill in the details.

Person Who Was Paid Address

Description and value of any property transferred

Date payment or transfer was made

Date payment

Amount of payment Case 18-24931 Doc 1 Filed 09/04/18 Entered 09/04/18 09:09:03 Desc Main Page 41 of 60
Case number (if known) Document

Debtor 1 Lewis Burton

18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers made include gifts and transfers that you have already include you have already include yes. Fill in the details.	siness or financial affa e as security (such as t	airs? the granting of a			
	Person Who Received Transfer Address  Person's relationship to you	Description and v		paymo	ibe any property or ents received or debts n exchange	Date transfer was made
	, ,					
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No		y property to a	self-settle	d trust or similar device o	of which you are a
	Yes. Fill in the details.  Name of trust	Description and v	value of the pror	orty trans	eferred	Date Transfer was
	Name of trust	Description and V	raide of the prop	berty trains	sierreu	made
Par	t 8: List of Certain Financial Accounts, Instr	uments, Safe Deposi	t Boxes, and Sto	orage Unit	s	
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, cl sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brok houses, pension funds, cooperatives, associations, and other financial institutions.					, ,	
	Yes. Fill in the details.					
		ast 4 digits of account number	Type of accou instrument	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?					
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your	home within 1	year befoi	re you filed for bankruptc	y?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had to it?  Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Incl	ude any propert	y you bor	rowed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)	perty? State and ZIP	Describe	the property	Value
Par	t 10: Give Details About Environmental Inform	mation				
For	the purpose of Part 10, the following definition	s apply:				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Case number (if known) Document

**Lewis Burton** Debtor 1

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.							
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24.	Has	any governmental unit notified you that	you may be liable or potentially liable	und	ler or in violation of an environme	ental law?		
		No						
		Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
	■ No □ Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Hav	re you been a party in any judicial or adm	inistrative proceeding under any envi	ironr	mental law? Include settlements a	nd orders.		
		No						
		Yes. Fill in the details.						
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.	Wit	— hin 4 years before you filed for hankrunt	cv. did you own a business or have an	v of	the following connections to any	husiness?		
		Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
		☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
		☐ A partner in a partnership						
		☐ An officer, director, or managing exe	ecutive of a corporation					
		☐ An owner of at least 5% of the voting	-					
		No. None of the above applies. Go to P						
		Yes. Check all that apply above and fill		S.				
		siness Name	Describe the nature of the business		Employer Identification number			
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security	number or ITIN.		
			·		Dates business existed			
28.		hin 2 years before you filed for bankrupto itutions, creditors, or other parties.	cy, did you give a financial statement	to ar	nyone about your business? Inclu	de all financial		
		No						
		Yes. Fill in the details below.						
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued					

Part 12: Sign Below

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☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1 Lewis Burton		Case number (Vinows)
are true and correct. I understand that in with a bankruptcy case can result in fin 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Lewis Burton Lewis Burton Signature of Debtor 1		
Date August 31, 2018	Date	
Did you attach additional pages to Your ■ No □ Yes	Statement of Financial Affairs for In	ndividuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone w ■ No	ho is not an attorney to help you fill	out bankruptcy forms?
☐ Yes. Name of Person, Attach th	e Bankruptcy Petition Preparer's Notice	e, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

# This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

	Chapter 7:	Liquidation	
	\$245	filing fee	
	\$75	administrative fee	
:	+ \$15	trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

## NOTICE PURSUANT TO 11 U.S.C. § 527(a)(2)

YOU DESIRE TO OBTAIN ADVICE AND ASSISTANCE WITH DEBT ISSUES AND RELIEF FROM DEBT. YOU UNDERSTAND THAT IN ORDER FOR ME TO GIVE MEANINGFUL ADVICE, CERTAIN DETAILED FINANCIAL INFORMATION MUST BE PROVIDED FULLY AND ACCURATELY. YOU AGREE TO GIVE ACCURATE, FULL AND FAIR DISCLOSURE OF FINANCIAL INFORMATION CONCERNING AVERAGE INCOME OVER THE PREVIOUS 6 MONTHS FROM ALL SOURCES, MONTHLY LIVING EXPENSES, THE TYPE AND AMOUNT OF ALL DEBTS (INCLUDING NAMES AND ADDRESSES OF ALL CREDITORS), AND A DISCLOSURE OF ALL ASSETS AND PROPERTY OWNED BY YOU.

ALL INFORMATION PROVIDED BY YOU WITH A BANKRUPTCY PETITION AND THEREAFTER DURING YOUR CASE MUST BE COMPLETE, ACCURATE, AND TRUTHFUL. ALL ASSETS AND ALL LIABILITIES ARE REQUIRED TO BE COMPLETELY AND ACCURATELY DISCLOSED IN THE DOCUMENTS FILED TO COMMENCE THE CASE. REPLACEMENT VALUE OF EACH ASSET DEFINED IN TITLE 11 UNITED STATES CODE § 506 MUST BE STATED IN THOSE DOCUMENTS WHERE REQUESTED AFTER REASONABLE INQUIRY TO ESTABLISH SUCH VALUE. CURRENT MONTHLY INCOME, THE AMOUNTS SPECIFIED IN 11 UNITED STATES CODE § 707(B)(2), AND, IN A CASE UNDER CHAPTER 13 OF THE BANKRUPTCY CODE, DISPOSABLE INCOME (DETERMINED IN ACCORDANCE WITH § 707(B)(2)),ARE REQUIRED TO BE STATED AFTER REASONABLE INQUIRY. INFORMATION PROVIDED DURING THE CASE MAYBE AUDITED AND FAILURE TO PROVIDE SUCH INFORMATION MAY RESULT IN DISMISSAL OF THE CASE OR OTHER SANCTION, INCLUDING A CRIMINAL SANCTION.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

## (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Debtor(s) are paying a fixed, flat fee of \$4,000.00 for the legal services rendered in the Chapter 13 bankruptcy case. Debtor(s) understand that the entire fee shall be deemed earned when paid and that no refunds shall be given.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- Before signing this agreement, the attorney has received, \$810.00 toward the flat fee, leaving a balance due of \$3,190.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$310.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: August 31, 2018

Signed:

/s/ Lewis Burton

Lewis Burton

/s/ Michael S. Fabinski

Michael S. Fabinski

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court Northern District of Illinois

In re	e Lewis Burton		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COM	PENSATION OF ATTO	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplate	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rea	ndered or to
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have recei	ved	\$	810.00	
	Balance Due		\$	3,190.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	☐ Debtor ☐ Other (specify): Ch	napter 13 Trustee			
4.	■ I have not agreed to share the above-disclosed of	compensation with any other person	unless they are mem	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed components of the agreement, together with a list of the				w firm. A
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspect	s of the bankruptcy	case, including:	
	<ul> <li>a. Preparation and filing of any petition, schedules.</li> <li>b. Representation of the debtor at the meeting of cr.</li> <li>c. [Other provisions as needed]</li> <li>All items identified in the engageme</li> </ul>	reditors and confirmation hearing, ar	nd any adjourned hea	_	
5.	By agreement with the debtor(s), the above-disclose Exludes all items not specifically incagreement.			-approved retentio	n
		CERTIFICATION			
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	of any agreement or arrangement for	payment to me for i	epresentation of the de	ebtor(s) in
_	August 31, 2018	/s/ Michael S. Fab			
I	Date	Michael S. Fabins Signature of Attorne			
		MSF Law	y		
		One Lincoln Cent 18W140 Butterfie		00	
		Oakbrook terrace		•	
		(630) 726-4609	-		
		Name of law firm			

# **United States Bankruptcy Court**Northern District of Illinois

		1101 therm District of Infinois		
In re	Lewis Burton		Case No.	
		Debtor(s)	Chapter 13	
	VI	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	18
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of cred	itors is true and correct	to the best of my
Date:	August 31, 2018	/s/ Lewis Burton Lewis Burton Signature of Debtor		

# United States Bankruptcy Court Northern District of Illinois

In re	Lewis Burton		Case No.	
		Debtor(s)	Chapter	13
	VER	RIFICATION OF CREDITOR MA	TRIX	
		Number of C	reditors:	18
	The above-named Debtor(s) h (our) knowledge.	hereby verifies that the list of creditor	rs is true and c	correct to the best of my
		9	. 1	/
Date:	August 31, 2018	/s/ Lewis Burton Lewis Burton Signature of Debtor	vef5k	Hon

Bankruptcy Notices One Lincoln Center 18W140 Butterfield Road, Suite 1500 Oakbrook Terrace, IL 60181

Capital One Po Box 30253 Salt Lake City, UT 84130

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Cbna Po Box 6497 Sioux Falls, SD 57117

Chapter 13 Trustee Stearns, VIA ECF Glenn Stearns 801 Warrenville, #650 Lisle, IL 60532

Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

Ill Stdnt As
1755 Lake Cook Rd # K1
Deerfield, IL 60015

Illinois Department of Revenue PO Box 64338 Chicago, IL 60601

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Navient Solutions Inc 11100 Usa Pkwy Fishers, IN 46037

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